

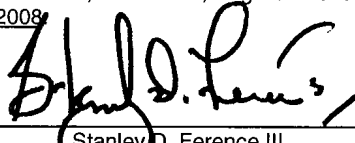
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Abad-Peiro et al.  
Serial No. : 09/787,753 Examiner : Muriel S. Tinkler  
Filed : June 11, 2001 Art Unit : 3691  
For : METHOD OF IMPROVING SECURITY IN  
ELECTRONIC TRANSACTIONS

February 21, 2008

AMENDMENT

I hereby certify that this correspondence and any documents referred to as enclosed therewith are being filed with the Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, by EFS Web on February 21, 2008.

  
Stanley D. Ference III  
Reg. No. 33,879

February 21, 2008  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the outstanding Office Action dated November 21, 2007, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.